AN ACCOUNT SYSTEM

The present invention relates to an account system and an account processing method and, in particular, to a system which is able to extract account data from remote accounting systems for businesses and generate and deliver accounting data and information, such as statements, for customers of the business.

For many small businesses the necessity to produce account statements for customers at regular intervals, process customer payments and produce cheques for payment for their own creditors results in an undesirable administrative load. This load includes the time of personnel spent creating statements, the physical load on office printing and other equipment and time spent folding and mailing the statements produced. Whilst this process is done business personnel are unable to undertake day to day tasks and office equipment is unavailable for other users within the business.

It is however common practice for many businesses to require the production of statements and records of other financial transactions on a monthly basis, or on another statement cycle basis, and accordingly account personnel spend a significant proportion of time administering and physically carrying the needs of the accounting system. For example, the document handling may require statements for customers to be printed, folded and placed into envelopes and for the envelopes to be subsequently mailed. Larger businesses may be able to take advantage of existing equipment which is capable of performing these mechanical tasks. It is not generally economic for smaller organisations to purchase or use such equipment.

It is desired to provide an account system and method which alleviates the above difficulties or at least provides a useful alternative.

In accordance with the present invention there is provided an account processing method, executed by an account system, including:

receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and

generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

The present invention also provides an account system, including:

means for receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

means for processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and

means for generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

The present invention also provides account processing software, including:

code for receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

code for processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and

code for generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

The present invention also provides account processing software stored on a computer readable storage medium, including:

extraction code for extracting account data in a predetermined format from an accounting software package of a client system; and

transport code for connecting to a remote server and transmitting the account data in an encrypted form to the server.

A preferred embodiment of the present invention is hereinafter described, by way of example only, with reference to the accompanying drawings, wherein:

Figure 1 is a block diagram of a preferred embodiment of an account system;

Figure 2 is a flow diagram of basic account information production steps of the system;

Figure 3 is a flow diagram of form production steps executed by the system;

Figures 4 to 6 are detailed flow diagrams of the form production steps executed by software of the system;

Figure 7 is a flow diagram of payment steps executed using the system; and

Figure 8 is a flow diagram of check production steps executed using the system.

An account system 14, as shown in Figures 1 and 2, includes a web server 8, a process server 9, a database system 11, a production server 13 and printing equipment 15. The system 14 is accessible by remote computer systems 4 of clients over a communications network 6, such as the Internet, using interfaces provided by the web server 8 and a software interface 12 stored on the client's system 4. Although a particular system architecture is shown in Figure 1 and described below, it will be understood by those skilled in the art that the hardware systems and software components of the system 14 may be provided by one machine or distributed over a number of machines, even to the extent of being distributed over the communications network 6. The client systems 4 may be standard personal computers which would execute software accounting packages 10, such as MYOB™, Quicken™ or Microsoft Money™. These accounting software packages 10 are used to produce account data in formats which are dictated by the packages. The software packages 10 are sophisticated enough to handle all accounting requirements and account data for a small business. This would include full details of all creditors and debtors for a business.

Clients of the account system 14 have installed on their machines 4 a software module 12 of the system 14 that acts as an interface between the accounting software package 10 and the remaining equipment 8 to 15 of the system 14. The interface module 12 may be installed on the client's machine 4 when installing the accounting package 10, or can be downloaded from a secure web site maintained on the server 8. For instance, a

new client may use their system 4 to connect the web site of the server 8 via the Internet 6 at step 30 as shown in Figure 3. After submitting forms available via the web interface during a registration process 32, the interface software 12 can be downloaded to the client's machine 4 and installed. The client then becomes an existing client, and like other existing clients, can connect to the web site maintained by the server 8 at step 38. Clients on connecting to the web site are required to enter authentication data, such as a username and password and then all further communications with the server 8 are executed using a secure protocol, such as that provided by the secure sockets layer (SSL). Once the client has been authenticated by the server 8, a user interface is presented to the client on their system 4 which allows the client to select from a number of account information processing procedures. On selecting a procedure, the required data is extracted periodically by the software interface 12 from the accounting package 10 as a data bundle at step 40 and passed to the process server 9 so as to then execute a polling and verification process 42. The process 42 is described in more detail below with reference to Figure 4. The account information processing procedure may be, for example, the production of account statements 44 for a customer 16, as shown in Figure 2. The statements 44 may be provided in a number of forms, such as by mail in printed form 46, fax 48 or email 50, or any mode of electronic delivery as described below. The data bundle may be sent from the client system 4 using HTTP, FTP or another communications protocol to an appropriately configured server of the system 4.

In establishing the procedure, the client may specify precisely what times the account information or statements need to be produced and therefore the interface 12 will extract the required data at times according to the parameters set by the client. For example, the client may set parameters corresponding to "No statement if statement value is less than $x" or alternatively, "No statements to be issued to customers x, y and z", or for announcements appearing on the statements, such as, "a 1% discount for those customers paying within 14 days". Using the interface 12 the client may also make changes to the design or style of their account information documents.

Once an existing client has logged on to the web site at step 38, as shown in Figure 4, the software interface 12 can be used to extract the required data from the accounting software package 10 at step 52. Alternatively, the client can use the accounting software

package 10 and the interface module 12 to issue instructions for the download of the required data, and the module 12 will simply contact the server 8 to connect to the server and execute the authentication procedure after having extracted the required data at step 52. For the production of a statement, for example, the required data includes client company and branch addressing information, customer names and address information, debit and credit details for the customers, account totals, and current and overdue balances for the extracted data period. The interface module 12 includes an extractor program to execute the data extract process from the accounting package 10, and also includes a transport program to establish an automatic connection to the web server 8, provide a web interface for any business rule updates, and attend to actual transmission of the data to the server 8. The extractor program is platform independent in that it is able to execute and operate with a wide variety of operating systems and accounting software packages of client system 4. The extractor program is able to detect the operating system (OS) and the accounting software package being used by the client system 4. If more than one is being used, the module 12 prompts the client for a selection. Once the determination is made, the extractor program accesses the required visual and data tables and operating data for the particular OS and accounting package 10 to extract the required data dictated by the client's business rules and variables. The required data is placed in a tagged file, similar to an XML file. At step 54 the required data is encrypted to produce an encrypted data bundle at step 56 which is sent using HTTP or FTP to the web server 8, which forwards the encrypted data bundle on to a data directory of the process server 9. The server 9 executes a file filter application module which detects the arrival of data in the data directory by polling it regularly. When received the data bundle is unzipped and decrypted and placed in a registered directory for the client on the server 9, at step 58. Also at step 58, the file filter application module updates a job queue and passes this information onto a verification process module to initiate verification processing of the newly arrived data file. The server 9 then executes a verification process module at step 60 using the data in the registered client's directory to determine whether the data received is now in the correct export format, being ASCII text. If the data is considered to be in the correct format at step 62, then the data 64 is accessed at step 66 by a main processing module 68 of the process server 9 as shown in Figure 5. If the verification process establishes that the received data

is not in the correct export format, then the data file is deleted at step 70 and the client is sent an email to advise of the problem at step 72.

The main processing module 68, as shown in Figure 5, involves operating on the data bundle in the ASCII text format 64 or other web based data 74 using a set of process routines, at step 78, stored on the process server 9. The process routines execute a number of business rules on the data and delete data records that are not required to be passed on to customers 16. The business rules executed define the account information processing procedure to be executed that has been determined by the client. The process routines execute store procedures to place the parsed data into the relevant live tables of the database 11 according to the client business rules and variables. For example, the received data is selectively forwarded to header tables, logo tables and transaction tables for respective header, logo and transaction data to be accessed by the print processing module 94 described below. DPID processing and OMR processing is also executed on the data. DPID processing validates each customer address against a master file of addresses, such as that provided by Australia Post, and when a match is found a barcode is generated that can be scanned by a postal authority, such as Australia Post, to expedite mail. OMR processing adjusts the data to ensure the documents to be printed include preferentially located lines on the edge of the page for optical reading by an envelope inserter of the printing equipment 15. The printed lines designate to the inserter whether to insert multiple pages and/or other inserts into a single envelope. The customer data is then sorted by country, state and postcode for delivery. The sorting by postcode is important to ensure the statements or account information to be sent to a variety of locations can be bundled in postcodes or adjoining postcode areas to take advantage of any discounts available for postal services. Billing variables are also processed according to client requirements, i.e. number of pages that may need to be printed, envelopes and overseas mailing requirements. Any anomalies in the data are picked up by the process routines. If testing of the data is required as determined at step 80 then test programmers of the system 14 are informed at step 82 to execute required tests on the process data before it is moved into a live data table of the database 11 at step 84. Client design alterations are made according to design variables sent with the data bundle 40. The process data is used to form an updated invoicing table, at step 86, which is moved into the live tables of the database 11 at step 86. The data placed in the invoicing tables and other tables of the database 11 are

included with cutoff times for processing. The process server 9 monitors the cutoff times, at step 90, and if a cutoff time for processing is reached, a signal is generated for an operator, otherwise operation returns to step 42. Once the signal is generated for the operator, which may be a visual alert generated on the screen of the process server 9, the operator can then send a signal at step 92 to the production server 13 to trigger execution of a print processing module 94 on the server 13. The production server 13 uses the printing equipment 15 to print and mail out the account information at step 96, and then email the client at step 98 to advise that this occurred.

The print processing module 94 operates according to the procedure shown in Figure 6, which as discussed above, can be manually triggered at step 92 so to invoke a sort process 100. The sort process operates on the OMRs and DPIDs so as to sort the customer account data for a client by country and other criteria. Processing for a country is then executed and details for a printing job to be run accessed from the job queue or entered at step 101. At step 103, the module 94 generates a Jetform file from the data in the invoicing table of the database 11. The Jetform file can then be sent directly to the printing equipment 15, as it specifies all parameters associated with a printing run, including the type of paper stock to be used. PDF files for the invoice data in the data tables are generated at step 103 for those customers that have requested PDF files of the invoices, and these are emailed to the customers at step 109. For the printed invoices, the client is emailed with the billing details and estimated time of mailing at step 98. At step 102 an EXP-124 run sheet specifying the number of pages and envelopes to be processed and a sorted postcode list are generated for each country of origin and forwarded to the printing equipment 15 to print envelopes for delivery of the printed account statements, at step 102. The tables used for the processes 100 and 102 are then archived and deleted from the live data table of the database 11, at step 104. The schedule for printing is then updated at step 108, and all statements and envelopes are printed according to the updated schedule at step 110 using the queued files created at steps 100 and 102. Statements are then inserted in the envelopes at step 112 and mailed at step 114. After mailing, execution then returns to step 101 for another country. After creation of the Jetform file, at step 103, invoicing data to bill the clients of the system 14 is written into a separate accounting system (although it can alternatively be written into the database system 11) for processing

in a batch, at step 105. The batch incorporates invoice data for all of the clients that are part of the printing run of the job. Batch processing is closed at step 107. For clients that are billed automatically by credit card, credit card processing is executed at step 111 to obtain payment for the amounts specified during batch invoice processing, and when complete an update last process date flag is set in the database system 11, at step 113, to indicate that payment has been successful. Similar steps for the print processing can be executed for delivery of the statements via fax, at step 48 of Figure 2.

Once statements 44 have been sent to customers 16, as shown in Figure 7, the customers 16 can use one of a variety of payment interfaces 20 to execute a payment 18 for the statement. The payment may be via normal methods to a bank in order to transfer funds into the client's account 24, or payment to the bank may be executed using a web based secure interface 22. The web based payment interface used may be one provided by the web server 8 for customers 16 to execute payments on the statements 44. Regardless of the manner in which the payment is executed, a transaction receipt is generated once payment has been made by the interface 20 and this is passed to the system 14. The system 14 then uses the web server 8 to send, which may be by email, reconciled statement and payment data for use in the accounting package 10 of the client's machine.

Clients are also able to use the accounting package 10 and the software module 12 to instruct the creation and dispatch of cheques. Using the accounting package 10 to issue the instructions for the production of particular cheques, the interface module 12 will use a secure interface, such as SSL, to contact the client's bank so as to transfer the requisite funds from the client's account 24. Once this has occurred, then the system 14 via the web server 8 is sent an encrypted data bundle 56 which includes instructions for the generation of cheques. The cheques are then printed and mailed, at step 120, using a process similar to that described previously with reference to Figures 3 to 6. Once mailed, the cheques attend to the payment 122 of creditors 124, as shown in Figure 8.

Many modifications will be apparent to those skilled in the art without departing from the scope of the present invention as herein described with reference to the accompanying drawings.

CLAIMS:

1. An account processing method, executed by an account system, including:

receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and

generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

2. An account processing method as claimed in claim 1, including extracting said account data in said first predetermined format.

3. An account processing method as claimed in claim 1, wherein said parameters define business rules and variables for said client, and said business rules control said account data processing.

4. An account processing method as claimed in claim 1, wherein said generating step includes sending said account data to a printing system and printing, sorting and inserting in envelopes said account information for said customers.

5. An account processing method as claimed in claim 4, wherein said account information includes statements, invoice, cheques and/or other account documents.

6. An account processing method as claimed in claim 1, wherein said generating step includes sending the account information to said customers by electronic transmission media, such as email, fax and electronic funds transfer (EFT) systems.

7. An account processing method as claimed in claim 1, including making said account information available to customers via a software interface accessible over a

communications network, such as the Internet.

8. An account processing method as claimed in claim 7, wherein the software interface includes a transaction module for inputting payment instructions from customers corresponding to the account information, and executing a payment transaction on the basis of the instructions.

9. An account processing method as claimed in claim 3, wherein said processing includes filtering, and verifying said account data, executing said business rules on said account data using said variables and DPID and OMR processing.

10. An account system, including:

means for receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

means for processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and

means for generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

11. An account system as claimed in claim 10, including means for extracting said account data in said first predetermined format.

12. An account system as claimed in claim 10, including business rules and variables for said client defined by said parameters, and said processing means executes said business rules.

13. An account system as claimed in claim 10, wherein said generating means includes a printing system for printing, sorting and inserting in envelopes said account information for said customers.

14. An account system as claimed in claim 13, wherein said account information includes statements, invoice, cheques and/or other account documents.

15. An account system as claimed in claim 10, wherein said generating means sends the account information to said customers by electronic transmission media, such as email, fax and electronic funds transfer (EFT) systems.

16. An account system as claimed in claim 10, including a software interface accessible over a communications network, such as the Internet, and which makes said account information available to customers.

17. An account system as claimed in claim 16, wherein the software interface includes a transaction module for inputting payment instructions from customers corresponding to the account information, and executing a payment transaction on the basis of the instructions.

18. An account system as claimed in claim 12, wherein said processing means filters, and verifies said account data, executes said business rules on said account data using said variables and executes DPID and OMR processing.

19. Account processing software, including:

code for receiving account data over a communications network, said account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client;

code for processing said account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client; and

code for generating customer account information, such as statement data, from said account data in said database system for respective customers of said client.

20. Account processing software as claimed in claim 19, including code for extracting said account data in said first predetermined format.

21. Account processing software as claimed in claim 19, wherein said parameters define business rules and variables of said software for said client, and said business rules control said account data processing.

22. Account processing software as claimed in claim 19, wherein said generating code controls printing, sorting and inserting in envelopes said account information for said customers.

23. Account processing software as claimed in claim 22, wherein said account information includes statements, invoice, cheques and/or other account documents.

24. Account processing software as claimed in claim 19, wherein said generating code sends the account information to said customers by electronic transmission media, such as email, fax and electronic funds transfer (EFT) systems.

25. Account processing software as claimed in claim 19, includes a software interface accessible over a communications network, such as the Internet, for making said account information available to customers.

26. Account processing software as claimed in claim 25, wherein the software interface includes a transaction module for inputting payment instructions from customers corresponding to the account information, and executing a payment transaction on the basis of the instructions.

27. Account processing software as claimed in claim 21, wherein said processing code filters, and verifies said account data, executes said business rules on said account data using said variables and executes DPID and OMR processing.

28. Account processing software stored on a computer readable storage medium, including:

extraction code for extracting account data in a predetermined format from an accounting software package of a client system; and

transport code for connecting to a remote server and transmitting the account data in an encrypted form to the server.

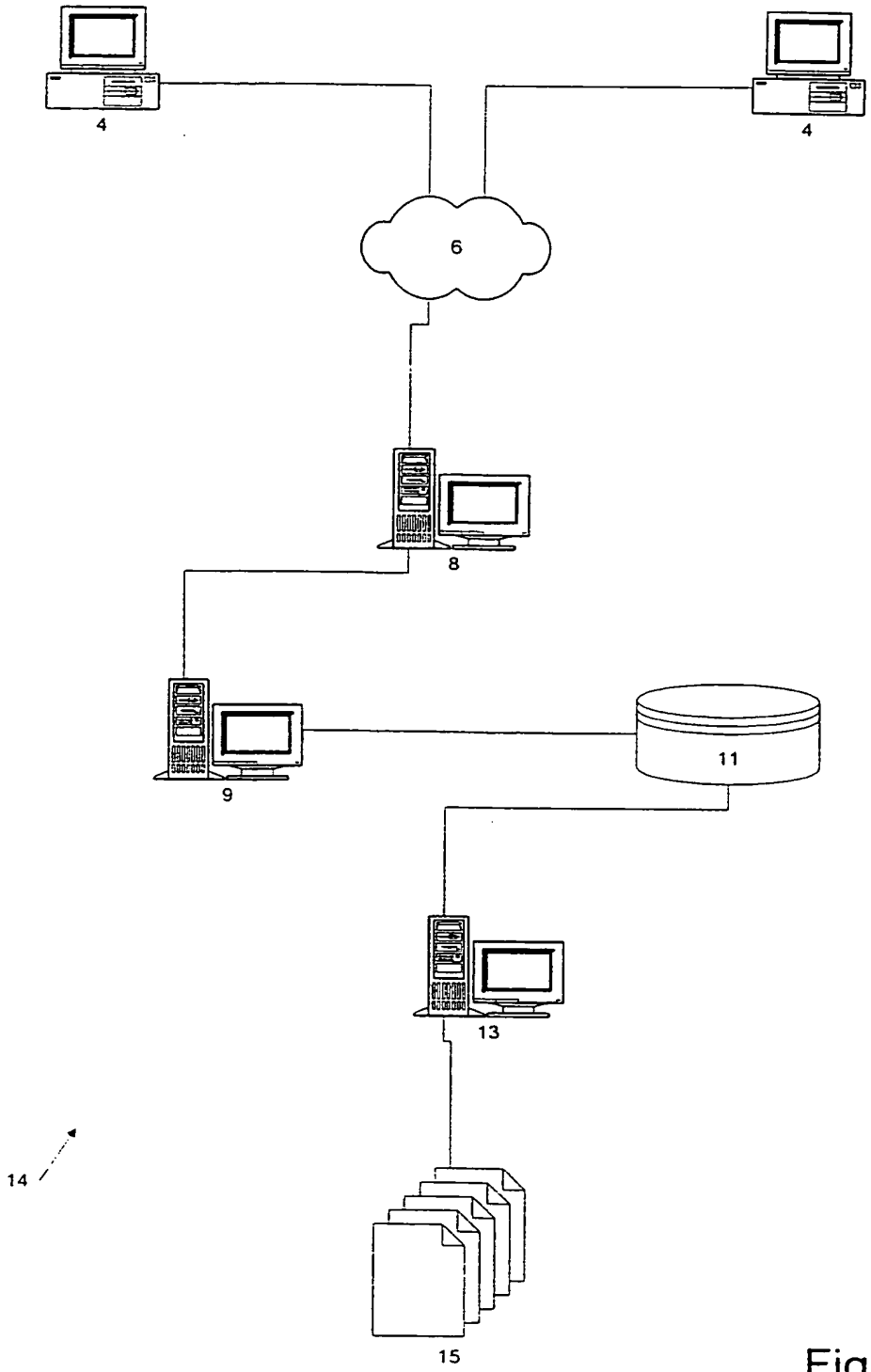


Figure 1

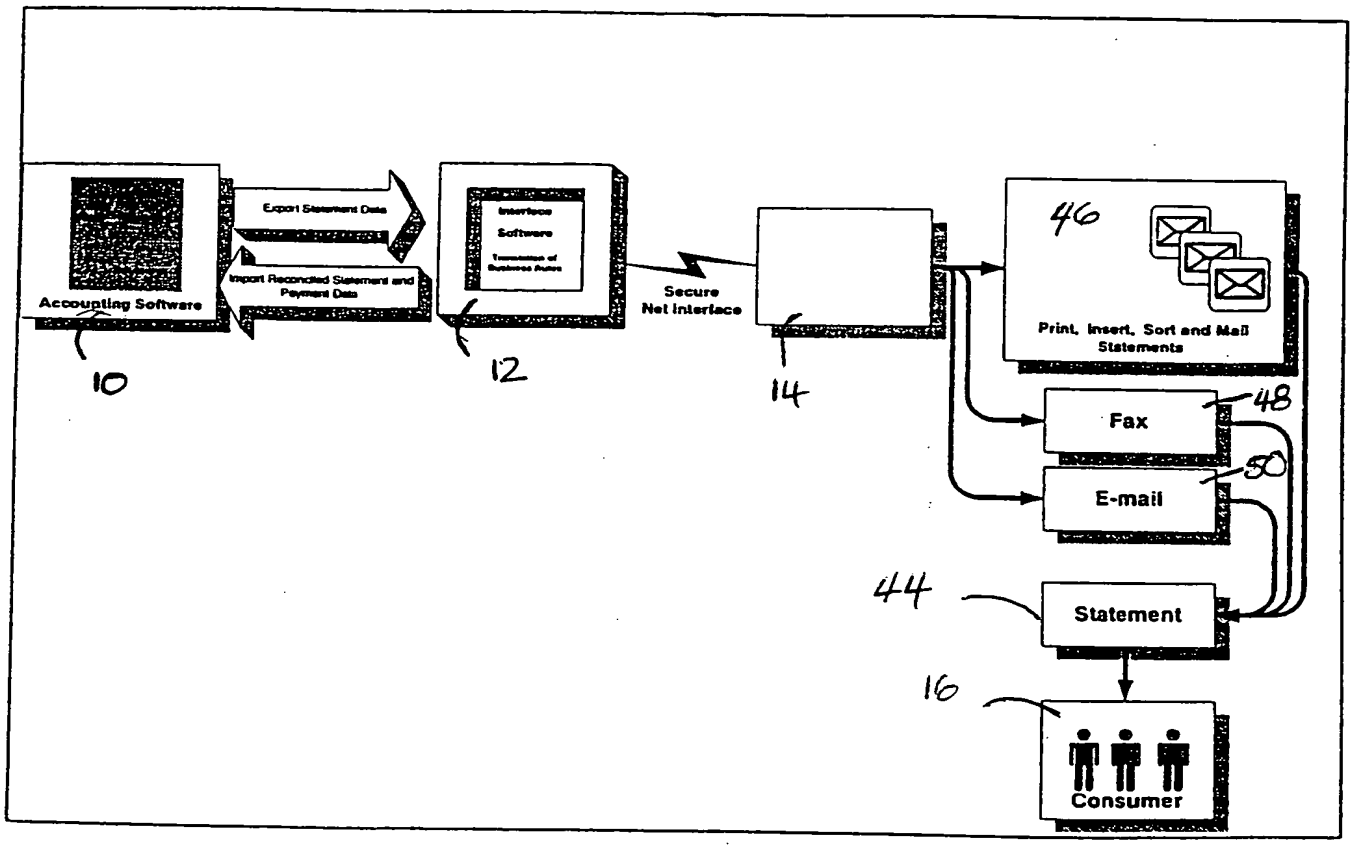
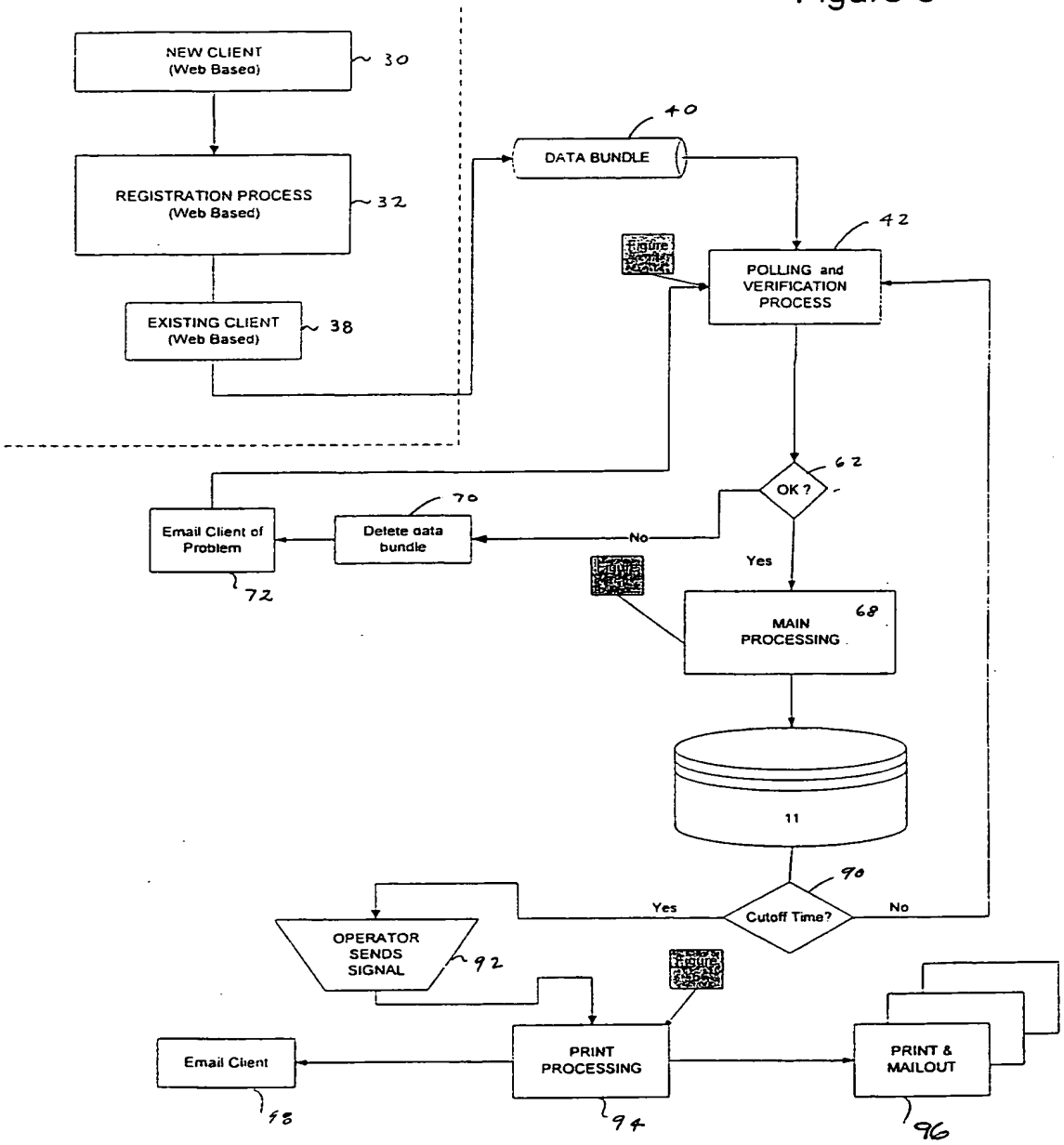

Export Statement Data
Import Reconciled Statement and Payment Data
Accounting Software
10
Interface Software
12
Secure Net Interface
14
46
Print, Insert, Sort and Mail Statements
Fax
48
E-mail
50
44
Statement
16
Consumer

Figure 2

Figure 3


NEW CLIENT (Web Based)
30
REGISTRATION PROCESS (Web Based)
32
EXISTING CLIENT (Web Based)
38
40
DATA BUNDLE
42
POLLING and VERIFICATION PROCESS
62
OK ?
No
Yes
70
Delete data bundle
Email Client of Problem
72
MAIN PROCESSING
68
11
90
Cutoff Time?
Yes
No
OPERATOR SENDS SIGNAL
92
Email Client
PRINT PROCESSING
94
PRINT & MAILOUT
96

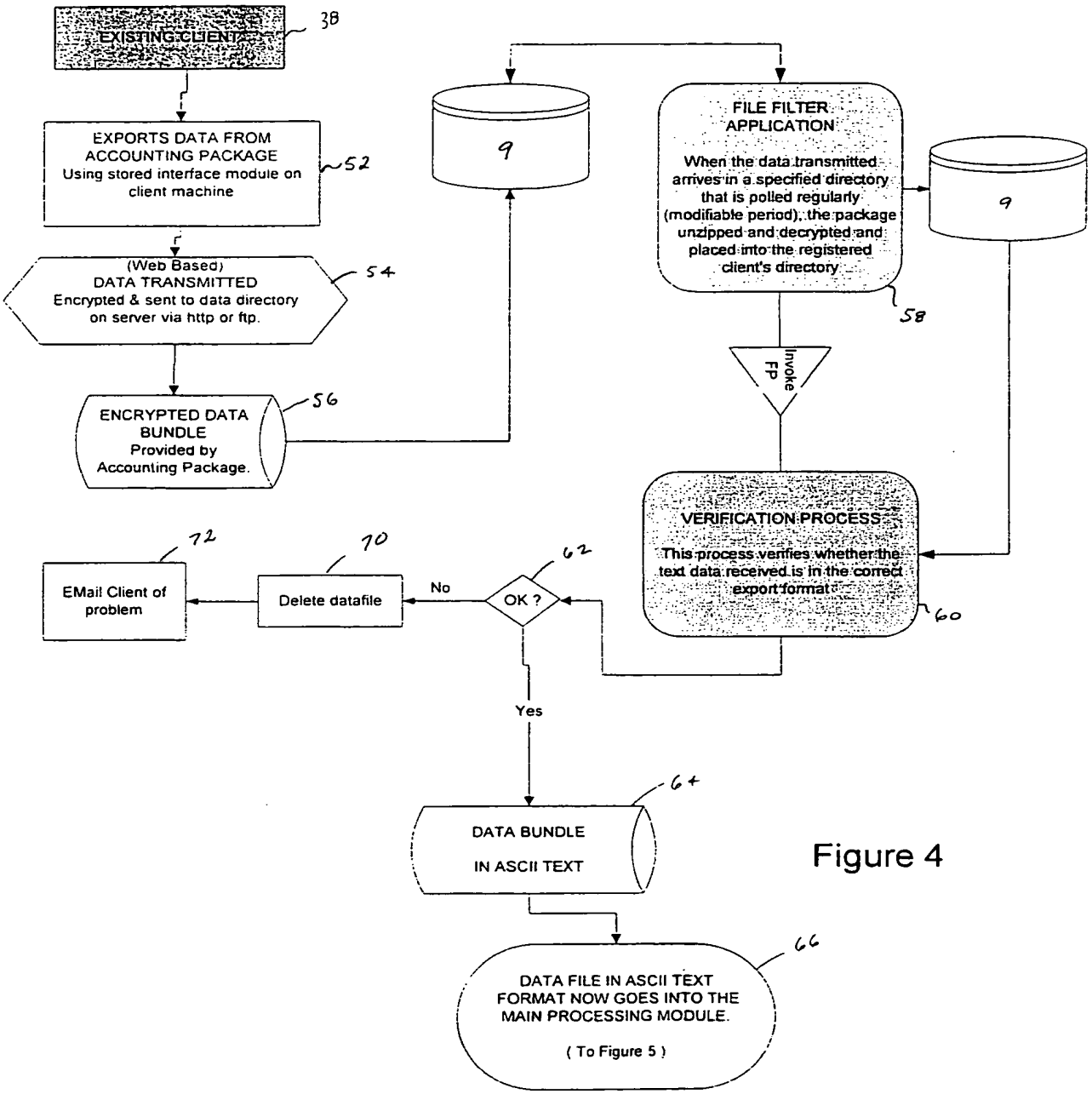

EXISTING CLIENT
38
EXPORTS DATA FROM ACCOUNTING PACKAGE
Using stored interface module on client machine
52
(Web Based)
DATA TRANSMITTED
Encrypted & sent to data directory on server via http or ftp.
54
ENCRYPTED DATA BUNDLE
Provided by Accounting Package.
56
9
FILE FILTER APPLICATION
When the data transmitted arrives in a specified directory that is polled regularly (modifiable period), the package unzipped and decrypted and placed into the registered client's directory
58
9
Invoke FP
VERIFICATION PROCESS
This process verifies whether the text data received is in the correct export format
60
OK ?
62
No
Delete datafile
70
EMail Client of problem
72
Yes
DATA BUNDLE
IN ASCII TEXT
64
DATA FILE IN ASCII TEXT FORMAT NOW GOES INTO THE MAIN PROCESSING MODULE.
(To Figure 5)
66

Figure 4

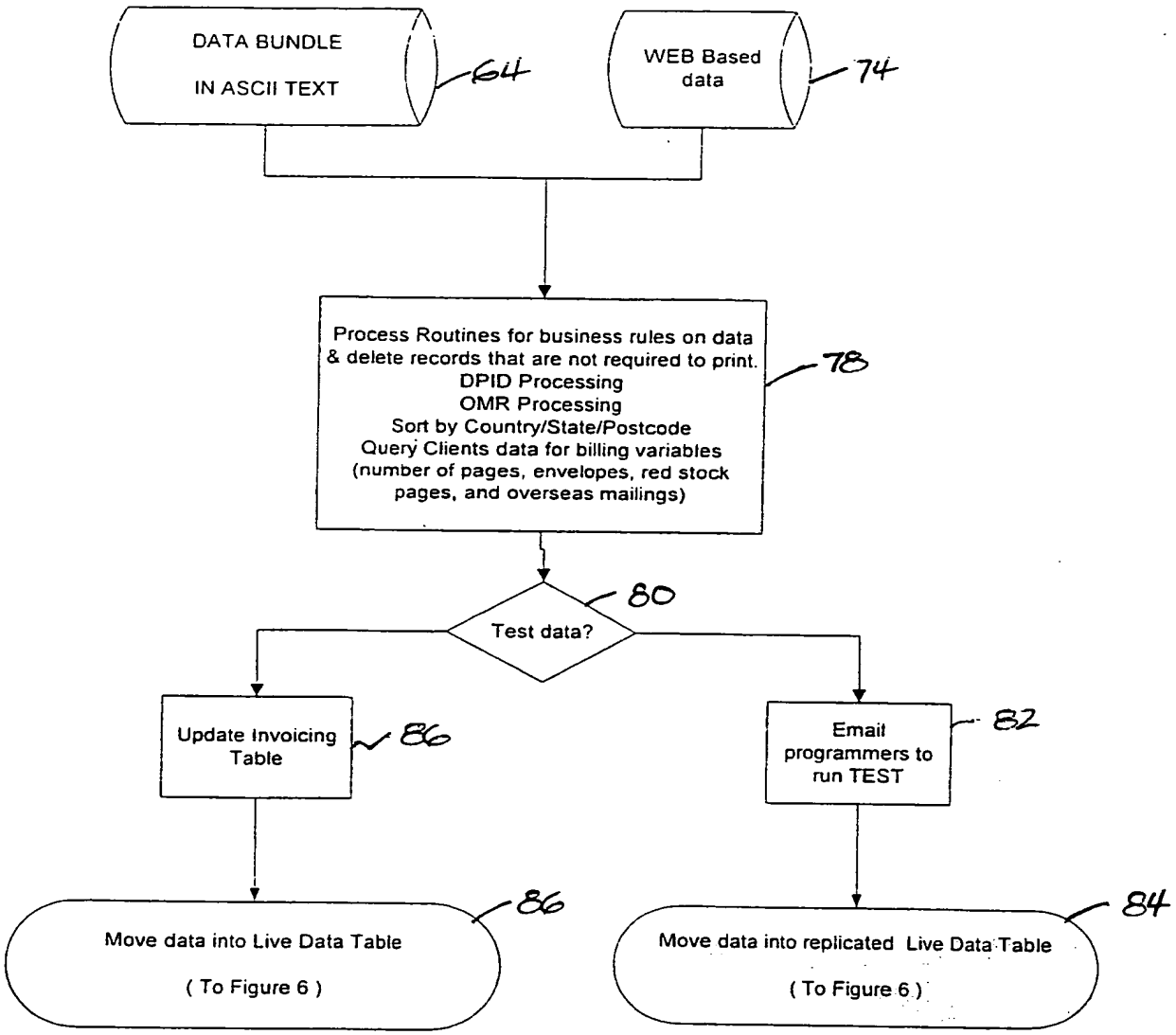

DATA BUNDLE
IN ASCII TEXT
64
WEB Based data
74
Process Routines for business rules on data & delete records that are not required to print.
DPID Processing
OMR Processing
Sort by Country/State/Postcode
Query Clients data for billing variables (number of pages, envelopes, red stock pages, and overseas mailings)
78
Test data?
80
Update Invoicing Table
86
Email programmers to run TEST
82
Move data into Live Data Table
(To Figure 6)
86
Move data into replicated Live Data Table
(To Figure 6)
84

Figure 5

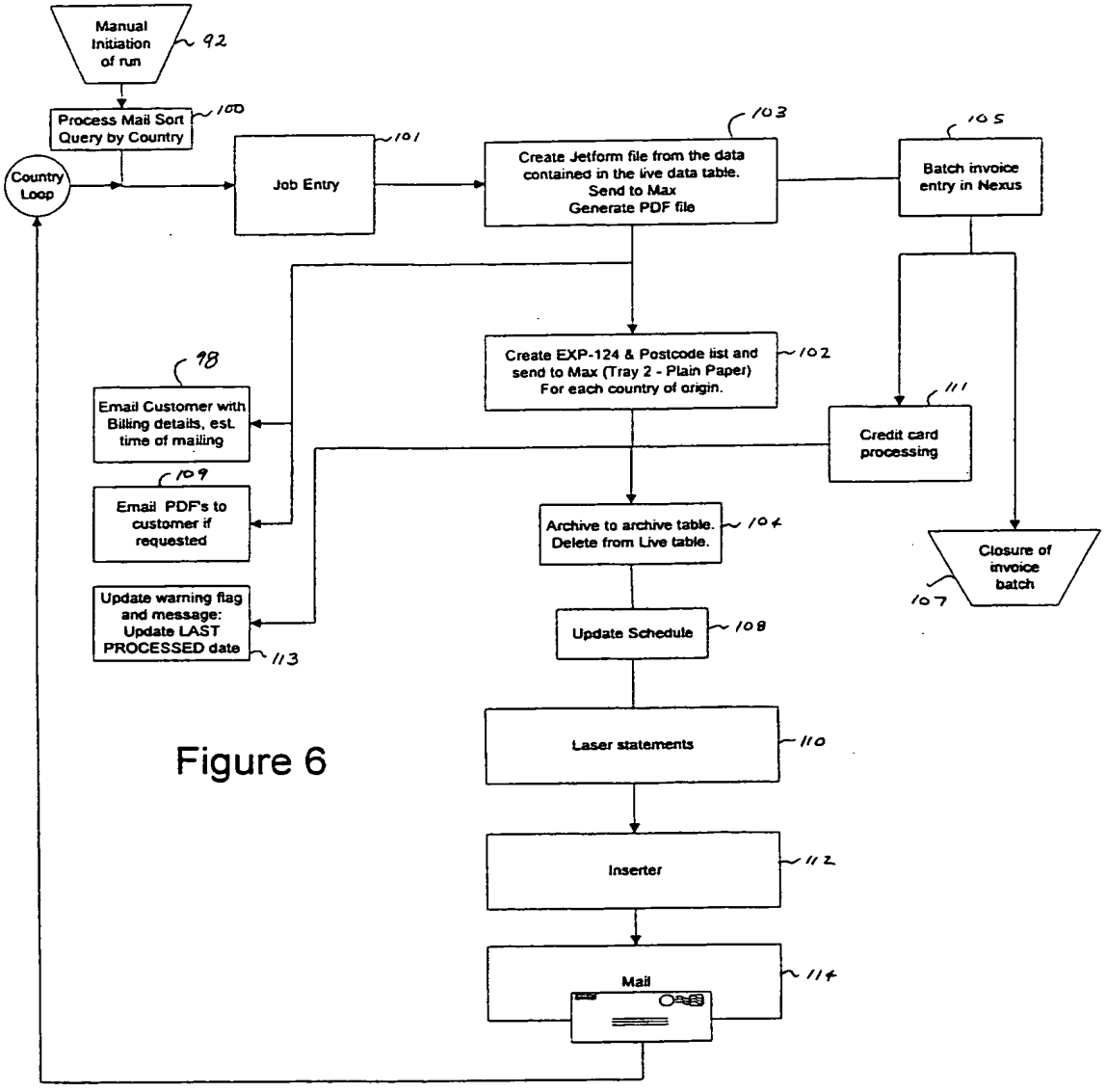

Manual Initiation of run
92
Process Mail Sort Query by Country
100
Country Loop
Job Entry
101
Create Jetform file from the data contained in the live data table. Send to Max Generate PDF file
103
Batch invoice entry in Nexus
105
Create EXP-124 & Postcode list and send to Max (Tray 2 - Plain Paper) For each country of origin.
102
98
Email Customer with Billing details, est. time of mailing
109
Email PDF's to customer if requested
Update warning flag and message: Update LAST PROCESSED date
113
Credit card processing
111
Archive to archive table. Delete from Live table.
104
Closure of invoice batch
107
Update Schedule
108
Laser statements
110
Inserter
112
Mail
114

Figure 6

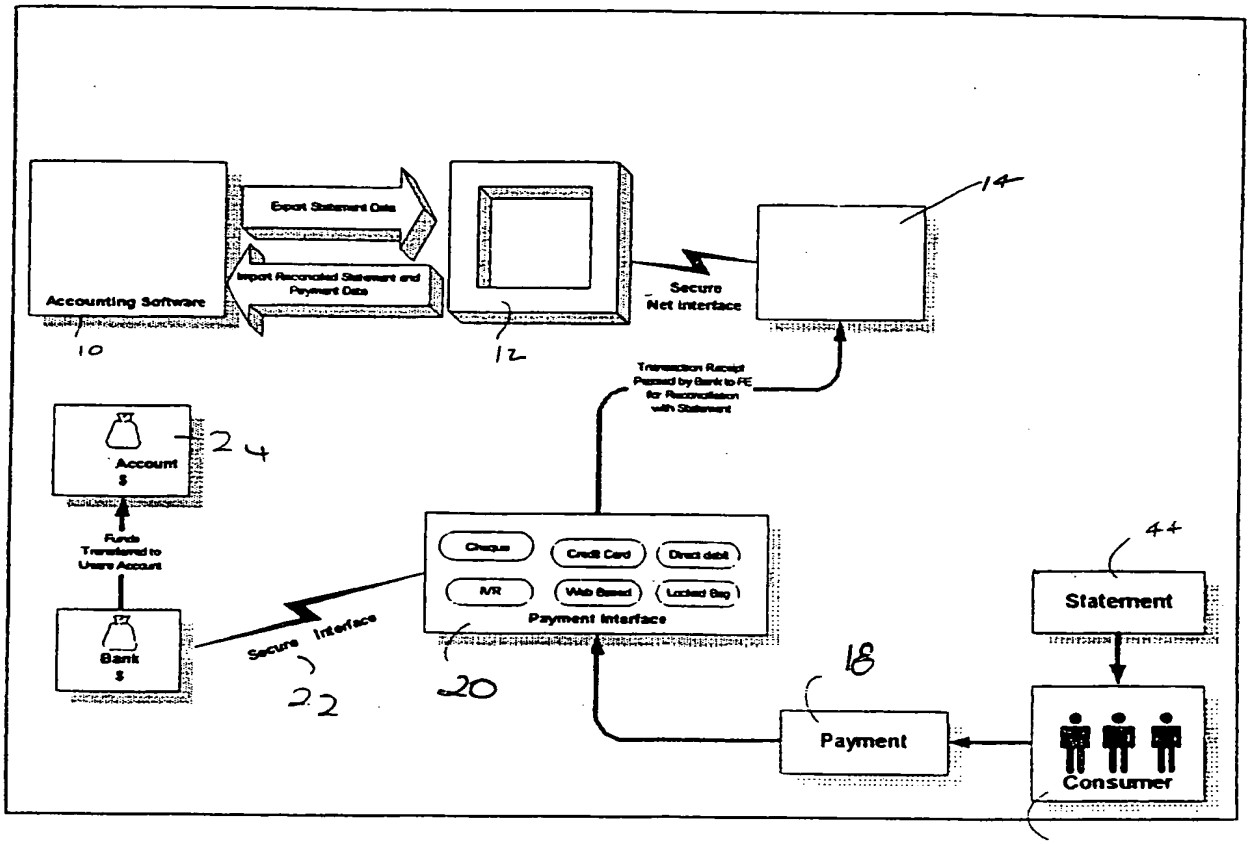

Accounting Software
10
Export Statement Data
Import Reconciled Statement and Payment Data
12
Secure Net Interface
14
Transaction Receipt Passed by Bank to FE for Reconciliation with Statement
Account $
24
Funds Transferred to Users Account
Bank $
Secure Interface
22
Cheque
Credit Card
Direct debit
IVR
Web Based
Locked Bag
Payment Interface
20
Statement
44
18
Payment
Consumer
16

Figure 7

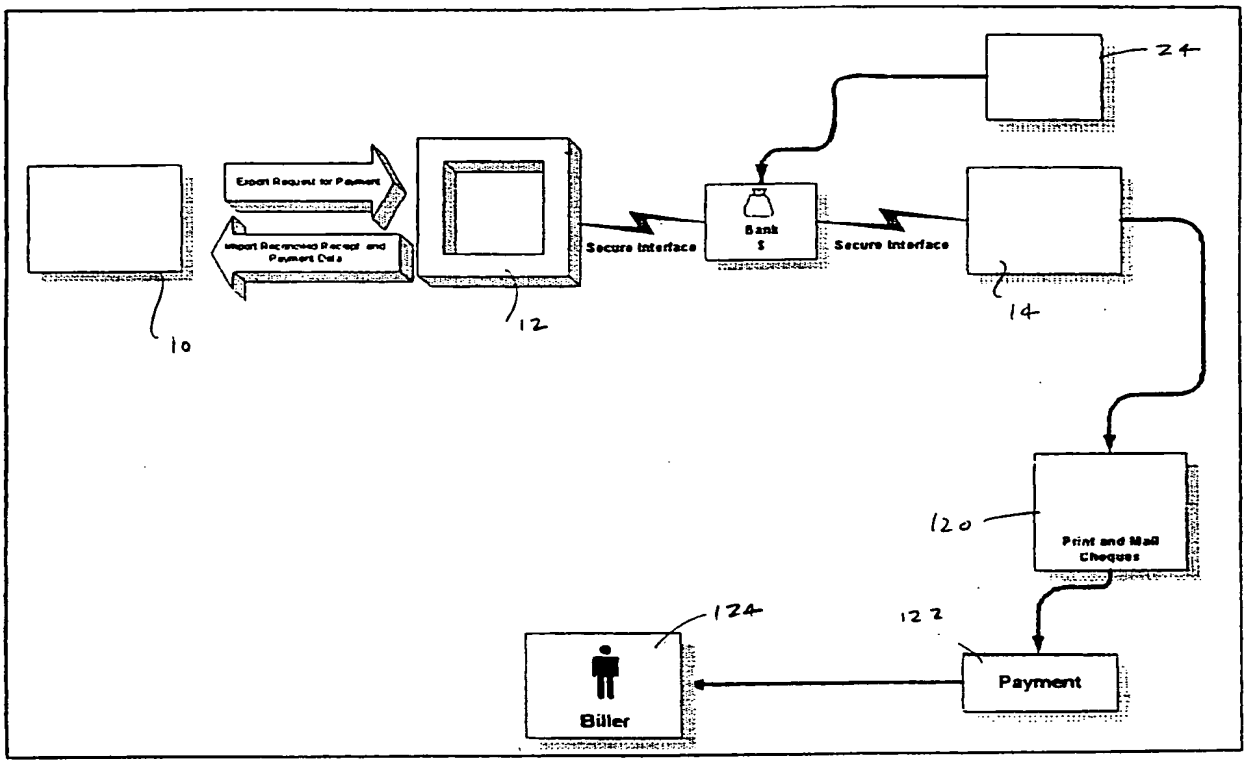

Export Request for Payment
Import Reconciled Receipt and Payment Data
Secure Interface
Bank
$
Secure Interface
24
10
12
14
120
Print and Mail Cheques
124
122
Biller
Payment

Figure 8

INTERNATIONAL SEARCH REPORT

International application No.
PCT/AU00/01125

A. CLASSIFICATION OF SUBJECT MATTER

Int. Cl. [7]: G06F 17/60 151:00

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)

IPC: G06F 17/60 151:00

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)

WPAT with keywords

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5694551 A (DOYLE et al) 2 December 1997	1 - 28
X	US 5875435 A (BROWN) 23 February 1999	1 - 28
P,X	US 5956698 A (LACHEZE et al) 21 September 1999	1 - 28

☐ Further documents are listed in the continuation of Box C ☒ See patent family annex

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance

"E" earlier application or patent but published on or after the international filing date

"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)

"O" document referring to an oral disclosure, use, exhibition or other means

"P" document published prior to the international filing date but later than the priority date claimed

"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention

"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone

"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art

"&" document member of the same patent family

Date of the actual completion of the international search	Date of mailing of the international search report
8 November 2000	16 NOV 2000

Name and mailing address of the ISA/AU	Authorized officer
AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustralia.gov.au Facsimile No. (02) 6285 3929	J.W. THOMSON Telephone No : (02) 6283 2214

INTERNATIONAL SEARCH REPORT
Information on patent family members

International application No.
PCT/AU00/01125

This Annex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report		Patent Family Member					
US	5694551	AU	67847/94	CN	1110068	EP	651898
		JP	8-500201	WO	9428497		
US	5875435	CA	2200955	CN	1220747	EP	789883
		WO	9610235				
US	5956698	JP	11-143669				

END OF ANNEX

Published:
— *With international search report.*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

PATENT COOPERATION TREATY

PCT

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference 2280281	**FOR FURTHER ACTION**	See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416).
International Application No. PCT/AU00/01125	International Filing Date *(day/month/year)* 15 September 2000	Priority Date *(day/month/year)* 15 September 1999

International Patent Classification (IPC) or national classification and IPC

Int. Cl. [7] G06F 17/60 151:00

Applicant

EXPRESS PROMOTIONS AUSTRALIA PTY LTD et al

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.

2. This REPORT consists of a total of 3 sheets, including this cover sheet.

☐ This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of sheet(s).

3. This report contains indications relating to the following items:

I	☒	Basis of the report
II	☐	Priority
III	☐	Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
IV	☐	Lack of unity of invention
V	☒	Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
VI	☐	Certain documents cited
VII	☐	Certain defects in the international application
VIII	☐	Certain observations on the international application

Date of submission of the demand	Date of completion of the report
19 March 2001	4 January 2002
Name and mailing address of the IPEA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustralia.gov.au Facsimile No. (02) 6285 3929	Authorized Officer **J.W.THOMSON** Telephone No. (02) 6283 2214

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.
PCT/AU00/01125

I. Basis of the report

1. With regard to the **elements** of the international application:*

- [X] the international application as originally filed.
- [ ] the description, pages , as originally filed,
  pages , filed with the demand,
  pages , received on with the letter of
- [ ] the claims, pages , as originally filed,
  pages , as amended (together with any statement) under Article 19,
  pages , filed with the demand,
  pages , received on with the letter of
- [ ] the drawings, pages , as originally filed,
  pages , filed with the demand,
  pages , received on with the letter of
- [ ] the sequence listing part of the description:
  pages , as originally filed
  pages , filed with the demand
  pages , received on with the letter of

2. With regard to the **language**, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.
These elements were available or furnished to this Authority in the following language which is:

- [ ] the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).
- [ ] the language of publication of the international application (under Rule 48.3(b)).
- [ ] the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

- [ ] contained in the international application in written form.
- [ ] filed together with the international application in computer readable form.
- [ ] furnished subsequently to this Authority in written form.
- [ ] furnished subsequently to this Authority in computer readable form.
- [ ] The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.
- [ ] The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished

4. [ ] The amendments have resulted in the cancellation of:
   - [ ] the description, pages
   - [ ] the claims, Nos.
   - [ ] the drawings, sheets/fig.

5. [ ] This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

* *Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).*

** *Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report*

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.
PCT/AU00/01125

V. **Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement**

1. Statement

Novelty (N)	Claims	**YES**
	Claims **1-28**	**NO**
Inventive step (IS)	Claims	**YES**
	Claims **1-28**	**NO**
Industrial applicability (IA)	Claims **1-28**	**YES**
	Claims	**NO**

2. Citations and explanations (Rule 70.7)

US 5694551A

US 5875435A

These citations each disclose account systems having the features of independent claims 1, 10, 19 and 28. Features added in dependent claims are either disclosed in these citations, are common general knowledge, or do not involve an inventive step in light of these citations.

(12) INTERNATIONAL APPLICATION PUBLISHED UNDER THE PATENT COOPERATION TREATY (PCT)

(19) World Intellectual Property Organization
International Bureau

(43) International Publication Date
22 March 2001 (22.03.2001)

PCT

(10) International Publication Number
WO 01/20504 A1

(51) International Patent Classification⁷: G06F 17/60, 151/00

(21) International Application Number: PCT/AU00/01125

(22) International Filing Date:
15 September 2000 (15.09.2000)

(25) Filing Language: English

(26) Publication Language: English

(30) Priority Data:
PQ 2835 15 September 1999 (15.09.1999) AU

(71) Applicant *(for all designated States except US)*: EXPRESS PROMOTIONS AUSTRALIA PTY LTD [AU/AU]; 4 Reeves Court, Breakwater, Victoria 3219 (AU).

(72) Inventors; and
(75) Inventors/Applicants *(for US only)*: LANGMAID, Rick, Roland [AU/AU]; 57 Lochard Drive, Torquay, Victoria 3228 (AU). REED, Robert, John [AU/AU]; 59 Learmonth Street, Queenscliff, Victoria 3225 (AU). GRANT, Jason, Andrew [AU/AU]; 15A Balliang Street, South Geelong, Victoria 3220 (AU).

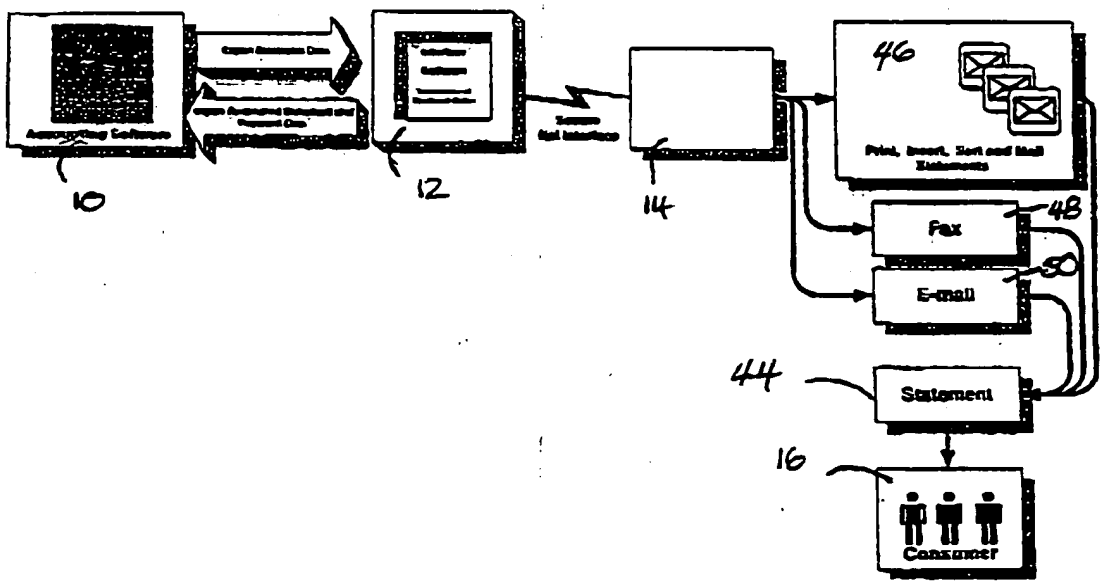
(74) Agents: WEBBER, David, Brian et al.; Davies Collison Cave, 1 Little Collins Street, Melbourne, Victoria 3000 (AU).

(81) Designated States *(national)*: AE, AG, AL, AM, AT, AU, AZ, BA, BB, BG, BR, BY, BZ, CA, CH, CN, CR, CU, CZ, DE, DK, DM, DZ, EE, ES, FI, GB, GD, GE, GH, GM, HR, HU, ID, IL, IN, IS, JP, KE, KG, KP, KR, KZ, LC, LK, LR, LS, LT, LU, LV, MA, MD, MG, MK, MN, MW, MX, MZ, NO, NZ, PL, PT, RO, RU, SD, SE, SG, SI, SK, SL, TJ, TM, TR, TT, TZ, UA, UG, US, UZ, VN, YU, ZA, ZW.

(84) Designated States *(regional)*: ARIPO patent (GH, GM, KE, LS, MW, MZ, SD, SL, SZ, TZ, UG, ZW), Eurasian patent (AM, AZ, BY, KG, KZ, MD, RU, TJ, TM), European patent (AT, BE, CH, CY, DE, DK, ES, FI, FR, GB, GR, IE, IT, LU, MC, NL, PT, SE), OAPI patent (BF, BJ, CF, CG, CI, CM, GA, GN, GW, ML, MR, NE, SN, TD, TG).

[Continued on next page]

(54) Title: AN ACCOUNT SYSTEM



(57) Abstract: An account processing method, executed by an account system, including receiving account data over a communications network, the account data having been extracted in a first predetermined format from an accounting software package of a remote computer system of a client, processing the account data for storage in a database system in a second predetermined format and in a predetermined form based on parameters for the client, and generating customer account information, such as statement data, from the account data in the database system for respective customers of the client.

WO 01/20504 A1

WO 01/20504 A1

Published:
— *With international search report.*

For two-letter codes and other abbreviations, refer to the "Guidance Notes on Codes and Abbreviations" appearing at the beginning of each regular issue of the PCT Gazette.

PATENT COOPERATION TREA[redacted] FRIDA[redacted] 2000

From the INTERNATIONAL SEARCHING AUTHORITY

To:

DAVIES COLLISON CAVE
1 Little Collins Street
MELBOURNE VIC 3000

Resp due 16.1.01

PCT

NOTIFICATION OF TRANSMITTAL OF THE INTERNATIONAL SEARCH REPORT OR THE DECLARATION

(PCT Rule 44.1)

	Date of mailing *(day/month/year)* 16 NOV 2000
Applicant's or agent's file reference 2280281/DBW	**FOR FURTHER ACTION** See paragraphs 1 and 4 below
International application No. PCT/AU00/01125	International filing date 15 September 2000

Applicant

EXPRESS PROMOTIONS AUSTRALIA PTY LTD et al

1. [X] The applicant is hereby notified that the international search report has been established and is transmitted herewith

Filing of amendments and statement under Article 19:
The applicant is entitled, if he so wishes, to amend the claims of the international application (see Rule 46):

When? The time limit for filing such amendments is normally 2 months from the date of transmittal of the international search report; however, for more details, see the notes on the accompanying sheet.

Where? Directly to the International Bureau of WIPO
34, chemin des Colombettes
1211 Geneva 20, Switzerland
Facsimile No.: (41-22) 740.14.35

For more detailed instructions, see the notes on the accompanying sheet.

2. [ ] The applicant is hereby notified that no international search report will be established and that the declaration under Article 17(2)(a) to that effect is transmitted herewith.

3. [ ] **With regard to the protest** against payment of (an) additional fee(s) under Rule 40.2, the applicant is notified that:

[ ] the protest together with the decision thereon has been transmitted to the International Bureau together with the applicant's request to forward the texts of both the protest and the decision thereon to the designated Offices.

[ ] no decision has been made yet on the protest; the applicant will be notified as soon as a decision is made.

4. **Further action(s):** The applicant is reminded of the following:

Shortly after **18 months** from the priority date, the international application will be published by the International Bureau.

If the applicant wishes to avoid or postpone publication, a notice of withdrawal of the international application, or of the priority claim, must reach the International Bureau as provided in Rules 90*bis*.1 and 90*bis*.3, respectively, before the completion of the technical preparations for international publication.

Within **19 months** from the priority date, a demand for international preliminary examination must be filed if the applicant wishes to postpone the entry into the national phase until 30 months from the priority date (in some Offices even later)

Within **20 months** from the priority date, the applicant must perform the prescribed acts for entry into the national phase before all designated Offices which have not been elected in the demand or in a later election within 19 months from the priority date or could not be elected because they are not bound by Chapter II.

Name and mailing address of the ISA/AU	Authorized officer
AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustralia.gov.au Facsimile No. (02) 6285 3929	**J.W. THOMSON** Telephone No. (02) 6283 2214

PATENT COOPERATION TREATY

PCT

INTERNATIONAL SEARCH REPORT

(PCT Article 18 and Rules 43 and 44)

Applicant's or agent's file reference	FOR FURTHER ACTION	see Notification of Transmittal of International Search Report (Form PCT/ISA/220) as well as, where applicable, item 5 below.
2280281/DBW		
International application No.	International filing date *(day/month/year)*	(Earliest) Priority Date *(day/month/year)*
PCT/AU00/01125	15 September 2000	15 September 1999

Applicant

EXPRESS PROMOTIONS AUSTRALIA PTY LTD et al

This international search report has been prepared by this International Searching Authority and is transmitted to the applicant according to Article 18. A copy is being transmitted to the International Bureau.

This international search report consists of a total of 3 sheets.

[X] It is also accompanied by a copy of each prior art document cited in this report.

1. **Basis of the report**

a. With regard to the **language**, the international search was carried out on the basis of the international application in the language in which it was filed, unless otherwise indicated under this item.

[ ] the international search was carried out on the basis of a translation of the international application furnished to this Authority (Rule 23.1(b)).

b. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, the international search was carried out on the basis of the sequence listing:

[ ] contained in the international application in written form.

[ ] filed together with the international application in computer readable form.

[ ] furnished subsequently to this Authority in written form.

[ ] furnished subsequently to this Authority in computer readable form.

[ ] the statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.

[ ] the statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished

2. [ ] **Certain claims were found unsearchable** (See Box I).

3. [ ] **Unity of invention is lacking** (See Box II).

4. With regard to the **title**,

[X] the text is approved as submitted by the applicant.

[ ] the text has been established by this Authority to read as follows:

5. With regard to the **abstract**,

[X] the text is approved as submitted by the applicant

[ ] the text has been established, according to Rule 38.2(b), by this Authority as it appears in Box III. The applicant may, within one month from the date of mailing of this international search report, submit comments to this Authority.

6. The figure of the **drawings** to be published with the abstract is Figure No. 2

[ ] as suggested by the applicant.

[ ] because the applicant failed to suggest a figure

[X] because this figure better characterizes the invention

[ ] None of the figures

INTERNATIONAL SEARCH REPORT

International application No.
PCT/AU00/01125

A. CLASSIFICATION OF SUBJECT MATTER

Int. Cl. [7]: G06F 17/60 151:00

According to International Patent Classification (IPC) or to both national classification and IPC

B. FIELDS SEARCHED

Minimum documentation searched (classification system followed by classification symbols)
IPC: G06F 17/60 151:00

Documentation searched other than minimum documentation to the extent that such documents are included in the fields searched

Electronic data base consulted during the international search (name of data base and, where practicable, search terms used)
WPAT with keywords

C. DOCUMENTS CONSIDERED TO BE RELEVANT

Category*	Citation of document, with indication, where appropriate, of the relevant passages	Relevant to claim No.
X	US 5694551 A (DOYLE et al) 2 December 1997	1 - 28
X	US 5875435 A (BROWN) 23 February 1999	1 - 28
P,X	US 5956698 A (LACHEZE et al) 21 September 1999	1 - 28

☐ Further documents are listed in the continuation of Box C ☒ See patent family annex

* Special categories of cited documents:

"A" document defining the general state of the art which is not considered to be of particular relevance
"E" earlier application or patent but published on or after the international filing date
"L" document which may throw doubts on priority claim(s) or which is cited to establish the publication date of another citation or other special reason (as specified)
"O" document referring to an oral disclosure, use, exhibition or other means
"P" document published prior to the international filing date but later than the priority date claimed
"T" later document published after the international filing date or priority date and not in conflict with the application but cited to understand the principle or theory underlying the invention
"X" document of particular relevance; the claimed invention cannot be considered novel or cannot be considered to involve an inventive step when the document is taken alone
"Y" document of particular relevance; the claimed invention cannot be considered to involve an inventive step when the document is combined with one or more other such documents, such combination being obvious to a person skilled in the art
"&" document member of the same patent family

Date of the actual completion of the international search
8 November 2000

Date of mailing of the international search report
16 NOV 2000

Name and mailing address of the ISA/AU

AUSTRALIAN PATENT OFFICE
PO BOX 200, WODEN ACT 2606; AUSTRALIA
E-mail address: pct@ipaustralia.gov.au
Facsimile No. (02) 6285 3929

Authorized officer

J.W. THOMSON
Telephone No : (02) 6283 2214

INTERNATIONAL SEARCH REPORT
Information on patent family members

International application No.
PCT/AU00/01125

Th. nnex lists the known "A" publication level patent family members relating to the patent documents cited in the above-mentioned international search report. The Australian Patent Office is in no way liable for these particulars which are merely given for the purpose of information.

Patent Document Cited in Search Report		Patent Family Member					
US	5694551	AU	67847/94	CN	1110068	EP	651898
		JP	8-500201	WO	9428497		
US	5875435	CA	2200955	CN	1220747	EP	789883
		WO	9610235				
US	5956698	JP	11-143669				

END OF ANNEX

PCT REQUEST

2280281/DBW

Original (for SUBMISSION) - printed on 15.09.2000 03:10:18 PM

0 0-1	For receiving Office use only International Application No.	
0-2	International Filing Date	
0-3	Name of receiving Office and "PCT International Application"	

0-4 0-4-1	Form - PCT/RO/101 PCT Request Prepared using	PCT-EASY Version 2.91 (updated 01.07.2000)
0-5	Petition The undersigned requests that the present international application be processed according to the Patent Cooperation Treaty	
0-6	Receiving Office (specified by the applicant)	Australian Patent Office (RO/AU)
0-7	Applicant's or agent's file reference	2280281/DBW
I	Title of invention	AN ACCOUNT SYSTEM
II II-1 II-2 II-4 II-5 II-6 II-7 II-8 II-9	Applicant This person is: Applicant for Name Address: State of nationality State of residence Telephone No. Facsimile No.	 applicant only all designated States except US EXPRESS PROMOTIONS AUSTRALIA PTY LTD ACN 006 771 428 4 Reeves Court BREAKWATER, Victoria 3219 Australia AU AU -- --
III-1 III-1-1 III-1-2 III-1-4 III-1-5 III-1-6 III-1-7	Applicant and/or inventor This person is: Applicant for Name (LAST, First) Address: State of nationality State of residence	 applicant and inventor US only LANGMAID, Rick, Roland 57 Lochard Drive TORQUAY, Victoria 3228 Australia AU AU

PCT REQUEST 2280281/DBW

Original (for SUBMISSION) - printed on 15.09.2000 03:10:18 PM

III-2	**Applicant and/or inventor**	
III-2-1	This person is:	applicant and inventor
III-2-2	Applicant for	US only
III-2-4	Name (LAST, First)	REED, Robert, John
III-2-5	Address:	59 Learmonth Street QUEENSCLIFF, Victoria 3225 Australia
III-2-6	State of nationality	AU
III-2-7	State of residence	AU
III-3	**Applicant and/or inventor**	
III-3-1	This person is:	applicant and inventor
III-3-2	Applicant for	US only
III-3-4	Name (LAST, First)	GRANT, Jason, Andrew
III-3-5	Address:	15A Balliang Street SOUTH GEELONG, Victoria 3220 Australia
III-3-6	State of nationality	AU
III-3-7	State of residence	AU
IV-1	**Agent or common representative; or address for correspondence** The person identified below is hereby/has been appointed to act on behalf of the applicant(s) before the competent International Authorities as:	agent
IV-1-1	Name	DAVIES COLLISON CAVE
IV-1-2	Address:	WEBBER, David, Brian PRYOR, Geoffrey, Charles LESLIE, Keith 1 Little Collins Street MELBOURNE, Victoria 3000 Australia
IV-1-3	Telephone No.	(03) 9254 2777
IV-1-4	Facsimile No.	(03) 9254 7770
IV-1-5	e-mail	--

PCT REQUEST

2280281/DBW

Original (for SUBMISSION) - printed on 15.09.2000 03:10:18 PM

V	Designation of States	
V-1	Regional Patent (other kinds of protection or treatment, if any, are specified between parentheses after the designation(s) concerned)	AP: GH GM KE LS MW MZ SD SL SZ TZ UG ZW and any other State which is a Contracting State of the Harare Protocol and of the PCT EA: AM AZ BY KG KZ MD RU TJ TM and any other State which is a Contracting State of the Eurasian Patent Convention and of the PCT EP: AT BE CH&LI CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE and any other State which is a Contracting State of the European Patent Convention and of the PCT OA: BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG and any other State which is a member State of OAPI and a Contracting State of the PCT
V-2	National Patent (other kinds of protection or treatment, if any, are specified between parentheses after the designation(s) concerned)	AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH&LI CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW
V-5	**Precautionary Designation Statement** In addition to the designations made under items V-1, V-2 and V-3, the applicant also makes under Rule 4.9(b) all designations which would be permitted under the PCT except any designation(s) of the State(s) indicated under item V-6 below. The applicant declares that those additional designations are subject to confirmation and that any designation which is not confirmed before the expiration of 15 months from the priority date is to be regarded as withdrawn by the applicant at the expiration of that time limit.	
V-6	**Exclusion(s) from precautionary designations**	NONE
VI-1	**Priority claim of earlier national application**	
VI-1-1	Filing date	15 September 1999 (15.09.1999)
VI-1-2	Number	PQ2835
VI-1-3	Country	AU
VI-2	**Priority document request** The receiving Office is requested to prepare and transmit to the International Bureau a certified copy of the earlier application(s) identified above as item(s):	VI-1

PCT REQUEST 2280281/DBW

Original (for SUBMISSION) - printed on 15.09.2000 03:10:18 PM

VII-1	International Searching Authority Chosen	Australian Patent Office (ISA/AU)	
VIII	Check list	number of sheets	electronic file(s) attached
VIII-1	Request	5	-
VIII-2	Description	8	-
VIII-3	Claims	5	-
VIII-4	Abstract	1	pq2835-99.txt
VIII-5	Drawings	8	-
VIII-7	TOTAL	27	
	Accompanying items	paper document(s) attached	electronic file(s) attached
VIII-8	Fee calculation sheet	✓	-
VIII-16	PCT-EASY diskette	-	diskette
VIII-18	Figure of the drawings which should accompany the abstract	1	
VIII-19	Language of filing of the international application	English	
IX-1	Signature of applicant or agent		
IX-1-1	Name	EXPRESS PROMOTIONS AUSTRALIA PTY LTD	
IX-2	Signature of applicant or agent		
IX-2-1	Name (LAST, First)	LANGMAID, Rick, Roland	
IX-3	Signature of applicant or agent		
IX-3-1	Name (LAST, First)	REED, Robert, John	
IX-4	Signature of applicant or agent		
IX-4-1	Name (LAST, First)	GRANT, Jason, Andrew	

FOR RECEIVING OFFICE USE ONLY

10-1	Date of actual receipt of the purported international application	
10-2	Drawings:	
10-2-1	Received	
10-2-2	Not received	
10-3	Corrected date of actual receipt due to later but timely received papers or drawings completing the purported international application	
10-4	Date of timely receipt of the required corrections under PCT Article 11(2)	
10-5	International Searching Authority	ISA/AU
10-6	Transmittal of search copy delayed until search fee is paid	

PCT REQUEST

2280281/DBW

Original (for SUBMISSION) - printed on 15.09.2000 03:10:18 PM

FOR INTERNATIONAL BUREAU USE ONLY

11-1	Date of receipt of the record copy by the International Bureau	

PATENT COOPERATION TREATY

From the
INTERNATIONAL PRELIMINARY EXAMINING AUTHORITY

To:

DAVIES COLLISON CAVE
1 Little Collins Street
MELBOURNE VIC 3000

PCT

NOTIFICATION OF TRANSMITTAL OF INTERNATIONAL PRELIMINARY EXAMINATION REPORT

(PCT Rule 71.1)

DW

Date of mailing *day/month/year*	10 JAN 2002
Applicant's or agent's file reference 2280281	**IMPORTANT NOTIFICATION**

International Application No.	International Filing Date	Priority Date
PCT/AU00/01125	15 September 2000	15 September 1999

Applicant

EXPRESS PROMOTIONS AUSTRALIA PTY LTD et al

1. The applicant is hereby notified that this International Preliminary Examining Authority transmits herewith the international preliminary examination report and its annexes, if any, established on the international application.

2. A copy of the report and its annexes, if any, is being transmitted to the International Bureau for communication to all the elected Offices.

3. Where required by any of the elected Offices, the International Bureau will prepare an English translation of the report (but not of any annexes) and will transmit such translations to those Offices.

4. **REMINDER**

The applicant must enter the national phase before each elected Office by performing certain acts (filing translations and paying national fees) within 30 months from the priority date (or later in some Offices)(Article 39(1))(see also the reminder sent by the International Bureau with Form PCT/IB/301).

Where a translation of the international application must be furnished to an elected Office, that translation must contain a translation of any annexes to the international preliminary examination report. It is the applicant's responsibility to prepare and furnish such translation directly to each elected Office concerned.

For further details on the applicable time limits and requirements of the elected Offices, see Volume II of the PCT Applicant's Guide

Name and mailing address of the IPEA/AU	Authorized officer
AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustralia.gov.au Facsimile No. (02) 6285 3929	J.W.THOMSON Telephone No. (02) 6283 2214

REC 16 JAN 2002
WIPO PCT

PATENT COOPERATION TREATY

PCT

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

12

(PCT Article 36 and Rule 70)

Applicant's or agent's file reference 2280281	**FOR FURTHER ACTION**	See Notification of Transmittal of International Preliminary Examination Report (Form PCT/IPEA/416).
International Application No. **PCT/AU00/01125**	International Filing Date *(day/month/year)* 15 September 2000	Priority Date *(day/month/year)* 15 September 1999

International Patent Classification (IPC) or national classification and IPC

Int. Cl. [7] G06F 17/60 151:00

Applicant

EXPRESS PROMOTIONS AUSTRALIA PTY LTD et al

1. This international preliminary examination report has been prepared by this International Preliminary Examining Authority and is transmitted to the applicant according to Article 36.

2. This REPORT consists of a total of 3 sheets, including this cover sheet.

☐ This report is also accompanied by ANNEXES, i.e., sheets of the description, claims and/or drawings which have been amended and are the basis for this report and/or sheets containing rectifications made before this Authority (see Rule 70.16 and Section 607 of the Administrative Instructions under the PCT).

These annexes consist of a total of sheet(s).

3. This report contains indications relating to the following items:

I	☒	Basis of the report
II	☐	Priority
III	☐	Non-establishment of opinion with regard to novelty, inventive step and industrial applicability
IV	☐	Lack of unity of invention
V	☒	Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement
VI	☐	Certain documents cited
VII	☐	Certain defects in the international application
VIII	☐	Certain observations on the international application

Date of submission of the demand	Date of completion of the report
19 March 2001	4 January 2002
Name and mailing address of the IPEA/AU AUSTRALIAN PATENT OFFICE PO BOX 200, WODEN ACT 2606, AUSTRALIA E-mail address: pct@ipaustralia.gov.au Facsimile No. (02) 6285 3929	Authorized Officer **J.W.THOMSON** Telephone No. (02) 6283 2214

INTERNATIONAL PRELIMINARY EXAMINATION REPORT

International application No.
PCT/AU00/01125

I. Basis of the report

1. With regard to the **elements** of the international application:*

[X] the international application as originally filed.

[ ] the description, pages , as originally filed,
pages , filed with the demand,
pages , received on with the letter of

[ ] the claims, pages , as originally filed,
pages , as amended (together with any statement) under Article 19,
pages , filed with the demand,
pages , received on with the letter of

[ ] the drawings, pages , as originally filed,
pages , filed with the demand,
pages , received on with the letter of

[ ] the sequence listing part of the description:
pages , as originally filed
pages , filed with the demand
pages , received on with the letter of

2. With regard to the **language**, all the elements marked above were available or furnished to this Authority in the language in which the international application was filed, unless otherwise indicated under this item.
These elements were available or furnished to this Authority in the following language which is:

[ ] the language of a translation furnished for the purposes of international search (under Rule 23.1(b)).

[ ] the language of publication of the international application (under Rule 48.3(b)).

[ ] the language of the translation furnished for the purposes of international preliminary examination (under Rules 55.2 and/or 55.3).

3. With regard to any **nucleotide and/or amino acid sequence** disclosed in the international application, the international preliminary examination was carried out on the basis of the sequence listing:

[ ] contained in the international application in written form.

[ ] filed together with the international application in computer readable form.

[ ] furnished subsequently to this Authority in written form.

[ ] furnished subsequently to this Authority in computer readable form.

[ ] The statement that the subsequently furnished written sequence listing does not go beyond the disclosure in the international application as filed has been furnished.

[ ] The statement that the information recorded in computer readable form is identical to the written sequence listing has been furnished

4. [ ] The amendments have resulted in the cancellation of:

[ ] the description, pages

[ ] the claims, Nos.

[ ] the drawings, sheets/fig.

5. [ ] This report has been established as if (some of) the amendments had not been made, since they have been considered to go beyond the disclosure as filed, as indicated in the Supplemental Box (Rule 70.2(c)).**

* *Replacement sheets which have been furnished to the receiving Office in response to an invitation under Article 14 are referred to in this report as "originally filed" and are not annexed to this report since they do not contain amendments (Rules 70.16 and 70.17).*

** *Any replacement sheet containing such amendments must be referred to under item 1 and annexed to this report*

V. Reasoned statement under Article 35(2) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims		**YES**
	Claims	**1-28**	**NO**
Inventive step (IS)	Claims		**YES**
	Claims	**1-28**	**NO**
Industrial applicability (IA)	Claims	**1-28**	**YES**
	Claims		**NO**

2. Citations and explanations (Rule 70.7)

US 5694551A

US 5875435A

These citations each disclose account systems having the features of independent claims 1, 10, 19 and 28. Features added in dependent claims are either disclosed in these citations, are common general knowledge, or do not involve an inventive step in light of these citations.

PATENT COOPERATION TREATY

From the
INTERNATIONAL PRELIMINARY EXAMINING AUTHORITY

PCT

To: Agent :

DAVIES COLLISON CAVE
1 Little Collins Street
MELBOURNE VIC 3000

NOTIFICATION OF RECEIPT
OF DEMAND BY COMPETENT INTERNATIONAL
PRELIMINARY EXAMINING AUTHORITY

(PCT Rule 59.3(e) and 61.1(b), first sentence
and Administrative Instructions, Section 601(a))

Date of mailing *(day/month/year)*	26 MAR 2001 (26/3/01)
Applicant's or agent's file reference	**IMPORTANT NOTIFICATION**
2280281	

International application No.	International filing date *(day/month/year)*	Priority date *(day/month/year)*
PCT/AU00/01125	15 SEP 2000 (15/9/00)	15 SEP 1999 (15/9/99)

Applicant

Express Promotions Australia Pty Ltd (et al.)

1. The applicant is hereby **notified** that this International Preliminary Examining Authority considers the following date as the date of receipt of the demand for international preliminary examination of the international application:

19 MAR 2001 (19/3/01)

2. That date of receipt is:

☒ the actual date of receipt of the demand by this Authority (Rule 61.1(b)).

☐ the actual date of receipt of the demand on behalf of this Authority (Rule 59.3(c)).

☐ the date on which this Authority has, in response to the Invitation to correct defects in the demand (Form PCT/IPEA/404), received the required corrections.

3. ☐ **Attention:** That date of receipt is **AFTER** the expiration of 19 months from the priority date. Consequently, the elections(s) made in the demand does (do) not have the effect of postponing the entry into the national phase until 30 months from the priority date (or later in some Offices) (Article 39(1)). Therefore, the acts for entry into the national phase must be performed within 20 months from the priority date (or later in some Offices) (Article 22). For details, see the *PCT Applicant's Guide, Volume II.*

☐ *(If applicable)* This notification confirms the information given by telephone, facsimile transmission or in person on:

4. Only where paragraph 3 applies, a copy of this notification has been sent to the International Bureau.

Name and mailing address of the IPEA/AU **AUSTRALIAN PATENT OFFICE** **PO BOX 200, WODEN ACT 2606, AUSTRALIA** E-mail: pct@ipaustralia.gov.au Facsimile No. 02 6285 3929	Authorized officer JOSEPH BRESIC 02 6283 2357 Telephone No.

The demand must be filed directly with the competent International Preliminary Examining Authority or, if two or more Authorities are competent with the one chosen by the applicant. The full name or two-letter code of that Authority may be indicated by the applicant on the line below.

IPEA/_____

PCT

CHAPTER II

DEMAND

Under Article 31 of the Patent Cooperation Treaty:
The Undersigned requests that the international application specified below be the subject of international preliminary examination according to the Patent Cooperation Treaty and hereby elects all eligible States (except where otherwise indicated).

For International Preliminary Examining Authority use only

Identification of IPEA	Date of receipt of DEMAND

Box No. 1 IDENTIFICATION OF THE INTERNATIONAL APPLICATION

Applicant's or agent's file reference: 2280281/DBW

International application No.	International filing date (*day/month/year*)	(Earliest) Priority date (*day/month/year*)
PCT/AU00/01125	15 September 2000	15 September 1999

Title of invention

An account system

Box No. II APPLICANT(S)

Name and address: *(Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.)*

Express Promotions Australia Pty Ltd
4 Reeves Court
BREAKWATER, Victoria 3219
Australia

Telephone No.:

Facsimile No.:

Teleprinter No.:

State (*that is, country*) of nationality:	State (*that is, country*) of residence:
AU	AU

Name and address: *(Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.)*

LANGMAID, Rick, Roland
57 Lochard Drive
TORQUAY, Victoria 3228
Australia

State (*that is, country*) of nationality:	State (*that is, country*) of residence:
AU	AU

Name and address: *(Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.)*

REED, Robert, John
59 Learmonth Street
QUEENSCLIFF, Victoria 3225
Australia

State (*that is, country*) of nationality:	State (*that is, country*) of residence:
AU	AU

[X] Further applicants are indicated on a continuation sheet.

International application no.
PCT/AU00/01125

Continuation of Box No. II APPLICANT(S)

If none of the following sub-boxes is used, this sheet should not be included in the demand.

Name and address: *(Family name followed by given name: for a legal entity, full official designation. The address must include postal code and name of country.)*

GRANT, Jason, Andrew
15A Balliang Street
SOUTH GEELONG, Victoria 3220
Australia

State *(that is, country)* of nationality:	State *(that is, country)* of residence:
AU	AU

Name and address: *(Family name followed by given name: for a legal entity; full official designation. The address must include postal code and name of country.)*

State *(that is, country)* of nationality:	State *(that is, country)* of residence:

Name and address: *(Family name followed by given name: for a legal entity, full official designation. The address must include postal code and name of country.)*

State *(that is, country)* of nationality:	State *(that is, country)* of residence:

Name and address: *(Family name followed by given name: for a legal entity, full official designation. The address must include postal code and name of country.)*

State *(that is, country)* of nationality:	State *(that is, country)* of residence:

☐ Further applicants are indicated on another continuation sheet.

Sheet No. 3

International application no.
PCT/AU00/01125

Box No. III AGENT OR COMMON REPRESENTATIVE: OR ADDRESS FOR CORRESPONDENCE

The following person is [X] agent [ ] common representative

and [X] has been appointed earlier and represents the applicant(s) also for international preliminary examination.

[ ] is hereby appointed and any earlier appointment of (an) agent(s)/common representative is hereby revoked.

[ ] is hereby appointed, specifically for the procedure before the International Preliminary Examining Authority, in addition to the agent(s)/common representative appointed earlier.

Name and address: *(Family name followed by given name; for a legal entity, full official designation. The address must include postal code and name of country.)*

WEBBER, David, Brian
PRYOR, Geoffrey, Charles
LESLIE, Keith

DAVIES COLLISON CAVE
1 Little Collins Street
Melbourne, Victoria 3000
Australia

Telephone No.: +61 3 9254 2777

Facsimile No.: +61 3 9254 2770

Electronic Mail: mail@davies.com.au

[ ] **Address for correspondence:** Mark this check-box where no agent or common representative is/has been appointed and the space above is used instead to indicate a special address to which correspondence should be sent.

Box No. IV BASIS FOR INTERNATIONAL PRELIMINARY EXAMINATION

Statement concerning amendments:*

1. The applicant wishes the international preliminary examination to start on the basis of:

[X] the international application as originally filed

the description [ ] as originally filed
[ ] as amended under Article 34

the claims [ ] as originally filed
[ ] as amended under Article 19 (together with any accompanying ~~statement~~)
[ ] as amended under Article 34

the drawings [ ] as originally filed
[ ] as amended under Article 34

2. [ ] The applicant wishes any amendment to the claims under Article 19 to be considered as reversed.

3. [ ] The applicant wishes the start of the international preliminary examination **to be postponed** until the expiration of 20 months from the priority date unless the International Preliminary Examining Authority receives a copy of any amendments made under Article 19 or a notice from the applicant that he does not wish to make such amendments (Rule 69. 1(d)). *This check-box may be marked only where the time limit under Article 19 has not yet expired.)*

* Where no check-box is marked, international preliminary examination will start on the basis of the international application as originally filed or, where a copy of amendments to the claims under Article 19 and/or amendments of the international application under Article 34 are received by the International Preliminary Examining Authority before it has begun to draw up a written opinion or the international preliminary examination report, as so amended.

Language for the purposes of international preliminary examination: ENGLISH

[X] which is the language in which the international application was filed.
[ ] which is the language of a translation furnished for the purposes of international search.
[ ] which is the language of publication of the international application.
[ ] which is the language of the translation (to be) furnished for the purposes of international preliminary examination.

Box No. V ELECTION OF STATES

The applicant hereby elects **all eligible States** ***(that is, all States which have been designated and which are bound by Chapter II of the PCT)***

Excluding the following States which the applicant wishes not to elect:

Sheet No. 4

International application no.
PCT/AU00/01125

Box No. VI CHECK LIST

The demand is accompanied by the following elements, in the language referred to in Box No. IV, for the purposes of international preliminary examination:

				For International Preliminary Examining Authority use only: received	not received
1.	translation of international application	:	sheets	☐	☐
2.	amendments under Article 34	:	sheets	☐	☐
3.	copy (or, where required, translation) of amendments under Article 19	:	sheets	☐	☐
4.	copy (or, where required, translation) of statement under Article 19	:	sheets	☐	☐
5.	letter	:	sheets	☐	☐
6.	other *(specify)*	:	sheets	☐	☐

The demand is also accompanied by the item(s) marked below:

1. ☐ fee calculation sheet
2. ☐ separate signed power of attorney
3. ☐ copy of general power of attorney: reference number, if any:
4. ☐ statement explaining lack of signature
5. ☐ nucleotide and or amino acid sequence listing in computer readable form
6. ☐ other *(specify)*:

Box No. VII SIGNATURE OF APPLICANT, AGENT OR COMMON REPRESENTATIVE

Next to each signature, indicate the name of the person signing and the capacity in which the person signs (if such capacity is not obvious from reading the demand).

WEBBER, David, Brian
For and on behalf of the applicant

For International Preliminary Examining Authority use only

1. Date of actual receipt of DEMAND:

2. Adjusted date of receipt of demand due to CORRECTIONS under Rule 60.1(b):

3. ☐ The date of receipt of the demand is AFTER the expiration of 19 months from the priority date and item 4 or 5, below, does not apply. ☐ The applicant has been informed accordingly.

4. ☐ The date of receipt of the demand is WITHIN the period of 19 months from the priority dated as extended by virtue of Rule 80.5.

5. ☐ Although the date of receipt of the demand is after the expiration of 19 months from the priority dated, the delay in arrival is EXCUSED pursuant to Rule 82.

For International Bureau use only

Demand received from IPEA on:

PATENT COOPERATION TREATY

From the INTERNATIONAL BUREAU

PCT

NOTICE INFORMING THE APPLICANT OF THE COMMUNICATION OF THE INTERNATIONAL APPLICATION TO THE DESIGNATED OFFICES

(PCT Rule 47.1(c), first sentence)

To:
WEBBER, David, Brian
Davies Collison Cave
1 Little Collins Street
Melbourne, Victoria 3000
AUSTRALIE

TUESDAY - 3 APR 2001

Date of mailing (day/month/year)	
22 March 2001 (22.03.01)	
Applicant's or agent's file reference	**IMPORTANT NOTICE**
2280281/DBW	

International application No.	International filing date (day/month/year)	Priority date (day/month/year)
PCT/AU00/01125	15 September 2000 (15.09.00)	15 September 1999 (15.09.99)

Applicant
EXPRESS PROMOTIONS AUSTRALIA PTY LTD et al

1. Notice is hereby given that the International Bureau has communicated, as provided in Article 20, the international application to the following designated Offices on the date indicated above as the date of mailing of this Notice:
   AU,KP,KR,US

   In accordance with Rule 47.1(c), third sentence, those Offices will accept the present Notice as conclusive evidence that the communication of the international application has duly taken place on the date of mailing indicated above and no copy of the international application is required to be furnished by the applicant to the designated Office(s).

2. The following designated Offices have waived the requirement for such a communication at this time:
   AE,AG,AL,AM,AP,AT,AZ,BA,BB,BG,BR,BY,BZ,CA,CH,CN,CR,CU,CZ,DE,DK,DM,DZ,EA,EE,EP,ES,
   FI,GB,GD,GE,GH,GM,HR,HU,ID,IL,IN,IS,JP,KE,KG,KZ,LC,LK,LR,LS,LT,LU,LV,MA,MD,MG,MK,
   MN,MW,MX,MZ,NO,NZ,OA,PL,PT,RO,RU,SD,SE,SG,SI,SK,SL,TJ,TM,TR,TT,TZ,UA,UG,UZ,VN,YU,
   The communication will be made to those Offices only upon their request. Furthermore, those Offices do not require the applicant to furnish a copy of the international application (Rule 49.1(a-bis)).

3. Enclosed with this Notice is a copy of the international application as published by the International Bureau on
   22 March 2001 (22.03.01) under No. WO 01/20504

REMINDER REGARDING CHAPTER II (Article 31(2)(a) and Rule 54.2)

If the applicant wishes to postpone entry into the national phase until 30 months (or later in some Offices) from the priority date, a demand for international preliminary examination must be filed with the competent International Preliminary Examining Authority before the expiration of 19 months from the priority date.

It is the applicant's sole responsibility to monitor the 19-month time limit.

Note that only an applicant who is a national or resident of a PCT Contracting State which is bound by Chapter II has the right to file a demand for international preliminary examination.

REMINDER REGARDING ENTRY INTO THE NATIONAL PHASE (Article 22 or 39(1))

If the applicant wishes to proceed with the international application in the national phase, he must, within 20 months or 30 months, or later in some Offices, perform the acts referred to therein before each designated or elected Office.

For further important information on the time limits and acts to be performed for entering the national phase, see the Annex to Form PCT/IB/301 (Notification of Receipt of Record Copy) and Volume II of the PCT Applicant's Guide.

The International Bureau of WIPO
34, chemin des Colombettes
1211 Geneva 20, Switzerland

Facsimile No. (41-22) 740.14.35

Authorized officer
J. Zahra

Telephone No. (41-22) 338.83.38

PATENT COOPERATION TREATY

From the INTERNATIONAL BUREAU

PCT

NOTIFICATION OF ELECTION

(PCT Rule 61.2)

To:

Commissioner
US Department of Commerce
United States Patent and Trademark Office, PCT
2011 South Clark Place Room
CP2/5C24
Arlington, VA 22202
ETATS-UNIS D'AMERIQUE

in its capacity as elected Office

Date of mailing (day/month/year) 30 May 2001 (30.05.01)	
International application No. PCT/AU00/01125	**Applicant's or agent's file reference** 2280281/DBW
International filing date (day/month/year) 15 September 2000 (15.09.00)	**Priority date** (day/month/year) 15 September 1999 (15.09.99)
Applicant LANGMAID, Rick, Roland et al	

1. The designated Office is hereby notified of its election made:

[X] in the demand filed with the International Preliminary Examining Authority on:

19 March 2001 (19.03.01)

[ ] in a notice effecting later election filed with the International Bureau on:

2. The election [X] was

[ ] was not

made before the expiration of 19 months from the priority date or, where Rule 32 applies, within the time limit under Rule 32.2(b).

The International Bureau of WIPO **34, chemin des Colombettes** **1211 Geneva 20, Switzerland**	Authorized officer Charlotte ENGER
Facsimile No.: (41-22) 740.14.35	Telephone No.: (41-22) 338.83.38

Form PCT/IB/301 (July 1998)